MSP # 0405792MS Loan # 0014033512/ Dunn

Prepared by & Return to: PRIORITY TRUSTEE SERVICES OF MS, L.L.C. 1587 Northeast Expressway Atlanta, GA 30329 770-234-9181 ext 1525

1/16/08 11:09:25 BK 576 PG 593

INDEXING INSTRUCTIONS: Lot 33, Section C, Whitney Village Subdivision in Section 18, CH CLERK Township 3 South, Range 7 West, DeSoto County, Mississippi

STATE OF MISSISSIPPI

COUNTY OF DE SOTO

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, Michael Dunn and Marva Dunn executed a Deed of Trust in favor of, Trustee, securing an indebtedness to Citizens Bank, dated December 28, 1999, and recorded in Book 1178, Page 518, as having been modified by an agreement recorded in Book 2291, Page 648 of the Land Records of De Soto County, Mississippi; and

WHEREAS, said Deed of Trust was assigned to Franklin Credit Management Corporation, by instrument dated November 22, 2004, and recorded in the Office of the aforesaid Chancery Clerk in Book 2113, Page 690; and

WHEREAS, Franklin Credit Management Corporation, the legal holder of the said Deed of Trust and the Note secured thereby, substituted PRIORITY TRUSTEE SERVICES OF MS, L.L.C. as Substitute Trustee therein, as authorized by the terms thereof, by instrument dated May 02, 2007, and recorded in Book 2718, Page 741 of the records in the offices of the aforesaid Chancery Clerk; and

WHEREAS, default having been made in the payment of the indebtedness secured by said Deed of Trust, which default continued for a period of time necessary for the holder thereof to declare the entire unpaid balance immediately due and payable as was its option so to do under the terms thereof, PRIORITY TRUSTEE SERVICES OF MS, L.L.C., did on November 29, 2007, between the hours of 11:00 o'clock a.m. and 4:00 o'clock p.m., at the East Front Steps door of the De Soto County Courthouse, 2535 Highway 51 South Hernando, Mississippi, offer for sale at public auction and sell to the highest bidder, according to law, the following described land and property, with improvements thereon situated, lying and being situated in De Soto County, Mississippi, and more particularly described as follows:

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Lot 33, Section C, Whitney Village Subdivision in Section 18, Township 3 South, Range 7 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 49, Pages 11 and 12, in the office of the Chancery Clerk of DeSoto County, Mississippi.

Said property was sold after strictly complying with all the terms and conditions of said Deed of Trust and the statutes made and provided in such cases. A notice of the time, place and terms of said sale, together with a description of said property to be sold, was given by publication in The DeSoto Times, a newspaper published and generally circulated in De Soto County, Mississippi, for three consecutive weeks preceding the date of sale. The first notice of publication appeared on November 8, 2007, and subsequent notices appeared on 11/15/07, 11/22/07. Proof of publication is attached hereto and incorporated herein by reference. A notice identical to said published notice was posted on the bulletin board at the De Soto County Courthouse, Mississippi, on November 8, 2007, and everything necessary to be done was done to make and effect a good and lawful sale.

At said sale Franklin Credit Management Corporation bid for said property in the amount of \$78,743.70 and this being the highest and best bid the said Franklin Credit Management Corporation was declared the successful bidder and the same was then and there struck off to Franklin Credit Management Corporation.

WHEREAS, Franklin Credit Management Corporation has requested transfer and assignment of its bid to Federal National Mortgage Association, and has authorized the undersigned to convey the property described above to Federal National Mortgage Association, and the undersigned by execution of this instrument does hereby transfer and assign all rights, title and interest of Franklin Credit Management Corporation as the highest and best bidder to Federal National Mortgage Association, pursuant to the authority granted to the undersigned in the aforementioned Substitution of Trustee.

NOW, THEREFORE, in consideration of the premises and in consideration of the price and sum of \$78,743.70, cash in hand paid, receipt of which is hereby acknowledged, I, the undersigned Substitute Trustee, do hereby sell and convey unto the said **Federal National Mortgage Association**, its successors and assigns, the land and property above described, together with all improvements thereon.

Title to this property is believed to be good, but I will convey only such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this the 29 day of November, 2007.

Dionne Simmons, Manager

PRIORITY TRUSTEE SERVICES OF MS, L.L.C. Substitute Trustee

Substitute Trust

STATE OF GEORGIA COUNTY OF DEKALB

PERSONALLY APPEARED BEFORE ME, the undersigned authority in and for the said county and state, on this 29th Day of November 2007, within my jurisdiction, the within named DIONNE SIMMONS, who acknowledged to me that she is MANAGER OF PRIORITY TRUSTEE SERVICES OF MISSISSIPPI, LLC, a manager-managed limited liability company, as manager of said limited liability company, and as the act and deed of said limited liability company, (he) (she) executed the above and foregoing instrument, after first having been duly authorized by said limited liability company so to do.

GIVEN UNDER MY HAND AND OFFICIAL SEAL, this the 29 day of November, 2007.

NOTARY PUBLIC

My Commission Expires 4011 12. 200

HONOR IN MICOS

Grantor:

Dionne Simmons, Manager

PRIORITY TRUSTEE SERVICES OF MS, L.L.C.

1587 Northeast Expressway

Atlanta, GA 30329

404-324-918/

Grantee:

Federal National Mortgage Association

900 East Paces Ferry Road

Suite 1900

Atlanta, GA 30326-1161

PHNA

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PROOF OF PUBLICATION

THE STATE OF MISSISSIPPI COUNTY OF DESOTO

Diane Smith personally appeared before me the undersigned in and for said County and State and states on oath that she is the CLERK of the DeSoto Times Today, a newspaper published in the town of Hernando, State and County aforesaid, and having a general circulation in said county, and that the publication of the notice, a copy of which is hereto attached, has been made in said paper ______ consecutive times, as follows, to-wit:

	condecutive times, as follows, to-wit:	
SUBSTITUTE TRUSTEE'S NOTICE OF SALE		
STATE OF MISSISSIPPI COUNTY OF DE SOTO WHEREAS, on December 28,	Volume No. <u>//2</u> on the <u>8</u> day of <u>\(\infty \), ,</u> , 2007	
Dunn executed and delivered a certain. Deed of Trust upto	Volume No. 1/2 on the 15 day of \(\square\), 2007	
Trustee for the benefit of Citizens Bank, to secure an indebtedness therein	Volume No. 1/2 on the 22 day of 70., 2007	
described, which Deed of Trust	Volume No on the day of, 2007	
Chancery Clerk of De Soto County, Mississippi in Book 1178, Page 518, as having been modified by an	Volume No on the day of, 2007	
agreement recorded in Book 2291, Page 648; and WHEREAS, said Deed of Trust was subsequently assigned		
	Volume No on the day of, 2007	
Management Corporation, by instrument recorded in the Office of the aforesaid Chargery Clerk in Republication	Man In. th	
Charcery Clerk in Book 2113, Page 690; and WHEREAS, the holder of said Deed of Trust substituted and	- June 9 Minus	
THE ISTEE PERMITED OF LAS	Sworn to and subscribed before me, this 22 day of, 2007	and the same
Charles in said beed of Trust by instrument recorded in the Office of the storesaid Charles Charles (Charles Charles Charles (Charles Charles		
Chancery Clerk Book 2718, Page 741; and	By pedy H. Cougas	you in
WHEREAS, default having been made in the payments of indebtedness secured by said Deed of Trust, and the holder of said Deed of Trust, having requisited the understread so	NOTARY PUBLIC STATE OF MISSISSIPPLAT LARGE	
Deed of Trust, and the holder of said Deed of Trust, having	NOTARY PUBLIC STATE OF MISSISSIPPI AT LARGE MY COMMISSION EXPIRES: JANUARY 16, 2009	
to do, on November 20, 2007	BONDED THRU DIXIE NOTARY SERVICE, INCORPORATED	-
will, during legal hours (between the hours of 11 o' clock a.m. and 4 o' clock p.m.),		તે <i>.</i>
at public outery, offer for sale and will sell, at the East Front Steps of the De Soto County Courthouse at 2535 Highway		
Courthouse at 2535 Highway 51 South Hernando, Mississippi, for cash to the highest bidder, the following	A. Single first insertion of 356 words @ .12 \$ 42. 22	
described land and property	B. 3 subsequent insertions of 2/2 words @ .10 \$ 2/. 20	
Mississippi, to-wit: Lot 33, Section C, Whitney Village Subdivision in Section 18,	C. Making proof of publication and deposing to same	
West, DeSoto Count	TOTAL PUBLISHER'S FEE: \$ 116.92	
Mississippi, as per plat thereof		
Pages 11 and 12 in the office of the Charlon Clerk of Title to the above described		
but I will convey only such title		
WITNESS MY SIGNATURE this		
the 27th day of Clotober, 2007 /s/LaShelm Payne LaShelm Payne, Member		

NOWN, 11/15/07, Street - On the Square- Hernando, MS 38632 • 662.429.6397 • Fax: 662.429.5229